



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of
Steven C. Halper and Constance A. Wilson

Serial No.: 09/993,072

Filed: November 13, 2001

Group Art Unit: 3693

Examiner: Apple, Kirsten Sachwitz

Confirmation No. 7208

For: Predatory Lending Detection System and
Method Therefor

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Amendment, Commissioner for Patents, P.O. Box 1450,
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Mail Stop Amendment
Commissioner for Patents
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RESPONSE

Sir:

This is an Response to the outstanding Office Action dated July 13, 2006 on the
above-identified application. The time period for response is extendible to and including
November 13, 2006.

Listing of the Claims begin on page 2 of this response.

Remarks begin on page 11 of this response.